

In re:  
Michael DeVito  
Taralynn Theresa O'Brien  
Debtors

Case No. 19-17124-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Mar 05, 2025

User: admin  
Form ID: 3180W

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Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Michael DeVito, Taralynn Theresa O'Brien, 210 Hazel Avenue, Folsom, PA 19033-2316
14546590	+ William D. Schroeder, Jr., 920 Lenmar Drive, Blue Bell, PA 19422-2000

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text:	Date/Time	Recipient Name and Address
smg	megan.harper@phila.gov	Mar 06 2025 00:34:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14443525	EDI: GMACFS.COM	Mar 06 2025 05:19:00	Ally Capital, PO Box 130424, Roseville, MN 55113-0004
14431573	+ EDI: COMCASTCBLCENT	Mar 06 2025 05:18:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
14443936	Email/PDF: bncnotices@becket-lee.com	Mar 06 2025 02:55:07	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14443588	+ EDI: AIS.COM	Mar 06 2025 05:19:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14443588	+ Email/PDF: ebn_ais@aisinfo.com	Mar 06 2025 02:05:38	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14453548	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 06 2025 00:34:00	FREEDOM MORTGAGE CORPORATION, ATTN: BANKRUPTCY DEPARTMENT, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
14429745	Email/PDF: resurgentbknotifications@resurgent.com	Mar 06 2025 02:05:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14443652	EDI: PRA.COM	Mar 06 2025 05:19:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14439386	EDI: PENNDEPTREV	Mar 06 2025 05:19:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14439386	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 06 2025 00:34:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14448299	EDI: Q3G.COM	Mar 06 2025 05:19:00	Quantum3 Group LLC as agent for, CASCADE CAPITAL LLC SERIES C, PO Box 788, Kirkland, WA 98083-0788
14445806	+ EDI: LCIFULLSRV	Mar 06 2025 05:19:00	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 07, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2025 at the address(es) listed below:

Name	Email Address
ALBERT JAMES MILLAR	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy3@state.pa.us RA-occbankruptcy6@state.pa.us
ANDREW L. SPIVACK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbefcf@brockandscott.com
DENISE ELIZABETH CARLON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
JEROME B. BLANK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION jblank@pincuslaw.com mmorris@pincuslaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KERI P EBECK	on behalf of Creditor CONSUMER PORTFOLIO SERVICES INC. kebeck@bernssteinlaw.com, btemple@bernssteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernssteinlaw.com
MARIO J. HANYON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbefcf@brockandscott.com mario.hanyon@brockandscott.com
REGINA COHEN	on behalf of Creditor Ally Bank also d/b/a Ally Capital rcohen@lavin-law.com mmalone@lavin-law.com
STEPHEN R. STARKS	on behalf of Creditor FREEDOM MORTGAGE CORPORATION ryan.starks@brockandscott.com wbefcf@brockandscott.com
THOMAS SONG	on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM D. SCHROEDER, JR	on behalf of Debtor Michael DeVito schroeder@jrlaw.org Healey@jrlaw.org

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WILLIAM D. SCHROEDER, JR

on behalf of Joint Debtor Taralynn Theresa O'Brien schroeder@jrlaw.org Healey@jrlaw.org

TOTAL: 14

**Information to identify the case:**

Debtor 1	Michael DeVito	Social Security number or ITIN xxx-xx-1875
		EIN _____
Debtor 2 (Spouse, if filing)	Taralynn Theresa O'Brien	Social Security number or ITIN xxx-xx-9305
		EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 19-17124-amc		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael DeVito

Taralynn Theresa O'Brien  
aka Taralynn T. O'Brien

3/4/25

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**